

GLASS CUTTER

**GLASS CITY
FEDERAL**
CREDIT UNION
We're working for you!

SPRING 2021

A Message from the President & CEO

Dear Member:

Someone asked me recently what I thought was of most importance for the long-term success of our credit union. I answered "continuing to provide superior technology for account access and monitoring for our members." As you may know, Glass City currently offers many ways for our members to access their accounts. These services include: free online banking and bill pay, the Glass City FCU Mobile app for 24/7 account access and bill payment, the Glass City Card Controls mobile app for debit and credit card management, and digital wallet debit and credit card payment methods via Apple Pay™, Google Pay™, Samsung Pay™ and LG Pay™. At Glass City, we continually strive to upgrade our electronic services as technology evolves.

I'm also very pleased to announce that we are currently working on upgrading our banking systems, which will enable our staff to serve you even better. Please watch for updates about the many future systems improvements, including new and improved online and mobile banking capabilities.

I encourage you to read this newsletter to make sure you are taking advantage of your many member benefits. And, as always, please contact your nearest Glass City branch if you have any questions or if we can be of assistance. Thanks very much for being our member.

Sincerely,

Mark Slates

Need assistance with retirement income planning?

If yes, contact Beau Barrow, our Financial Advisor. Beau has over 20 years of experience in the financial services industry. A Certified Financial Planner (CFP), Beau provides full-service investment and insurance solutions for Glass City members. He has helped hundreds of local families plan for retirement, with a specific focus on projecting income during retirement years. Beau has also advised families on their cash management and estate planning needs. He prides himself on providing superior service and helping to bring peace of mind to his clients' financial goals.



Pictured: Financial Advisor Beau Barrow and Carolyn Lopez, Client Services Specialist.

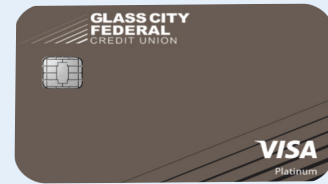
**GLASS CITY
FEDERAL**
FINANCIAL SOLUTIONS

To schedule a meeting or for more information, contact Beau Barrow, Financial Advisor or Carolyn Lopez, Client Services Specialist at 419-887-1029.

*Securities offered through Securities America Inc., Member FINRA/SIPC. Advisory Services offered through Securities America Advisors, Inc., Bernard (Beau) Barrow Jr., Representative. Glass City Federal Credit Union, Glass City Federal Financial Solutions, and the Securities America Companies are separate companies.

Not NCUA Insured - No Credit Union Guarantees - May Lose Value - Not a Deposit - Not Insured by any Federal Government Agency

Loyalty REWARDS



Reward Yourself!

Glass City's Loyalty Rewards Visa credit card makes it easy to reward yourself! Here's how:

- Earn one point for every \$1 spent
- Redeem points for merchandise, travel, gift cards and more!
- Receive 500 Loyalty Rewards bonus points upon registering your credit card!

Added benefits include:

- No annual fee, balance transfer or cash advance fees!
- Shop and pay with Apple Pay™, Google Pay™, Samsung Pay™ or LG Pay™ with your mobile device at participating retailers.
- Access Point card management portal that allows you to easily manage payments, view spending trends and statements, and more.
- Glass City Card Controls mobile app with many features to help you manage your card on-the-go!
- Chip technology for enhanced fraud protection
- Much more!

Visit glasscityfcu.com or a branch to apply today!

Credit cards are subject to membership eligibility and credit approval.

Glass City has a loan for every need!

Credit unions were founded primarily to provide members with the means to borrow funds at reasonable rates, in an effort to help them improve their lives. At Glass City, we follow that philosophy – and we offer a variety of loan types to fit your needs. Please contact a branch or the Loan Department at 419-887-1000, or apply online at glasscityfcu.com.

Auto Loans & Leasing



New and used auto loans, with terms of up to 84 months, are available for borrowers. For added convenience, you can visit a participating dealership and request Glass City Federal Credit Union financing which is available to you at the auto dealer through our Indirect Lending program (including new auto leasing). For an up-to-date list of participating dealerships, please visit glasscityfcu.com.

Motorcycle, Boat & Recreational Vehicle Loans



Financing is available for new and used motorcycles, boats, recreational vehicles, all-terrain vehicles (ATVs), jet skis and snowmobiles. To view current rates and terms for the model year of your interest, visit the Vehicle Loans web page at glasscityfcu.com.

Home Equity Loans & Lines of Credit

The equity in your home can be a powerful financial tool. Glass City offers a Home Equity Line of Credit and a Home Equity Loan with competitive, low rates. Financing of up to 100% of your home's equity is available. Plus, the interest paid on your home equity loan or line of credit may be tax deductible; consult a tax advisor for your specific situation.

Home Improvement Loans



If you have a home improvement project, but limited equity in your home, Glass City offers a fixed rate Home Improvement Loan to meet your needs.

Personal Loans

Glass City offers loans for various personal needs including for special purchases, medical expenses, debt consolidation, household needs, and more. Terms of up to 120 months are available; the maximum loan amount for personal loans is \$40,000.

Share Savings Secured Loans



With a Share Savings Secured Loan you borrow against your savings at Glass City and receive a low-rate loan, while still earning interest on the deposited savings funds. Terms of up to 60 months are available and rates vary based on the term of the loan.

Credit Builder Share Savings or CD-secured Loan

To establish or re-establish credit, the Credit Builder Loan allows you to grow funds in a Share Savings Account or Share Certificate of Deposit, while you borrow and make monthly loan payments. Terms from 12 to 24 months are available, with loan amounts ranging from \$500 to \$3,000.

Platinum Visa Credit Cards



With no annual, balance transfer, or cash advance fees, a Glass City Platinum Visa belongs at the front of your wallet! Plus, our Visa Credit Cards feature chip technology, which provides an enhanced level of security, as well as global acceptance. Choose to either earn rewards with our Loyalty Rewards Points Visa, or choose our lowest rate available to you with our Rate Card Visa. Credit cards are subject to credit approval and membership eligibility. New cardholders will be eligible for a six-month introductory Annual Percentage Rate (APR). After six months, the standard APR will be in effect. In addition, we offer a grace period on purchases that gives you ample time to avoid finance charges, and credit lines up to \$25,000. To apply for a Visa Credit Card, contact a Glass City branch or apply online at glasscityfcu.com.

Mortgage Loans



Glass City offers mortgage financing for new home purchases, current home refinancing, and new construction-permanent loans. In addition, we offer free pre-approvals, competitive fixed and variable rates, and low down-payment options. For more information, contact the Mortgage Department at 419-887-1000, Ext. 1154 or at mortgagecenter@glasscityfcu.com.

All loans and credit cards are subject to credit approval and membership eligibility. NMLS ID #445858



SWIPE & SAVE!



With Glass City's **Swipe & Save program**, debit card purchases are automatically rounded up to the next whole dollar, and the extra change is transferred to your savings account once the transaction posts to the checking account. Sign up today at a Glass City branch and watch your savings grow!

ESI
EXCESS SHARE
INSURANCE

NCUA

419-887-1000